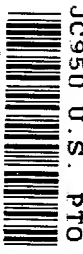


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JC950 U.S. PTO

EXPRESS MAIL NO.: EL 929179985 US  
Mailing Date: December 26, 2001  
Attorney Docket No. 12930US01



**McAndrews, Held & Malloy, Ltd.**  
34th Floor  
500 West Madison Street  
Chicago, Illinois 60661  
(312) 707-8889

Commissioner for Patents  
BOX PATENT APPLICATION  
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of Inventor: **ALAN A. CANDOS**,  
11737 Southwest Highway, Palos Heights, Illinois 60463.

For: **INSURANCE METHOD THAT ACCOUNTS FOR THE ABSENCE OF THE INSURED PARTY**

1. Enclosed are:

- ☒ 16 pages of specification, including (4) four pages of claims and (1) sheet of abstract.
- ☒ A Combined Declaration and Power of Attorney.
- ☒ 3 sheet(s) of drawing(s) (informal).
- ☒ Applicant hereby claims Small Entity Status.
- ☐ An associate power of attorney.
- ☐ A Transmittal of Information Disclosure Statement and its enclosures.
- ☐ Assignment (unsigned).

2. Benefit of the filing date of each foreign priority document or U.S. provisional patent application listed below (if any) is claimed under 35 U.S.C. Section 119:

<u>Docket No.</u>	<u>Country</u>	<u>Serial No.</u>	<u>Filing Date</u>
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3. The filing fee has been calculated as shown below, based on the Inventor's status as a small entity:

\* Small Entity Fees

	Claims Presented	Extra Claims	Rate per Extra claim	
Total Claims	20 - 20 =	0	X \$ 9 .....	\$ .00
Indep Claims	0 - 3 =	0	X \$ 420 .....	\$ .00
Basic fee .....				\$370.00
Multiple dependent claim presented (\$270 if any present) .....				\$ .00
Total Filing fee .....				<u>\$370.00</u>

4. The following arrangements have been made to pay the filing fee:

- ☒ [X] A check in the amount of \$370.00 to cover the filing fee is enclosed.
- ☐ [ ] The filing fee is not enclosed. This form does not authorize a charge to a deposit account.
- ☐ [ ] Please charge our Deposit Account No. 13-0017 in the amount of \$~.
- ☒ [X] The Commissioner is hereby authorized to charge any additional filing fees which may be required under 37 C.F.R. 1.16 for this application and for any amendment thereto, or credit any overpayment to Account No. 13-0017.

5. The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to Deposit Account 13-0017.

- ☐ [ ] No charges are authorized.

[X] Any patent application processing fees under 37 C.F.R.

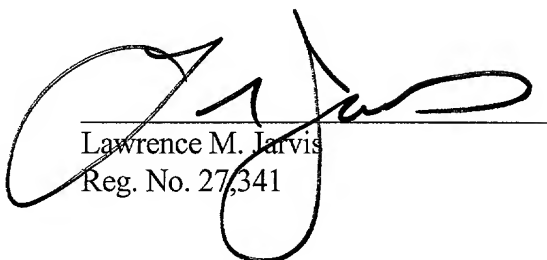
4. Please address all telephone calls to:

Lawrence M. Jarvis at telephone No. (312) 775-8000.

5. Please address all correspondence to:

McAndrews, Held & Malloy, Ltd.  
34th Floor  
500 West Madison Street  
Chicago, Illinois 60661

Date: December 26, 2001



Lawrence M. Jarvis  
Reg. No. 27,341